

# NEWS FROM SCDCA

## South Carolina Department of Consumer Affairs



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### SCDCA Consumer Resolutions List

Every year, millions of people make resolutions for the upcoming year. Here at the Department of Consumer Affairs, we believe that making resolutions should extend to how you do business as well.

So in the spirit of the season, here are the SCDCA Consumer Resolutions for 2004:

- ✓ I will read contracts and agreements **thoroughly** and make sure I understand them *before* I sign them.
- ✓ I will remember that just because something *sounds* good doesn't mean that it *is* good. And things that sound too good to be true are usually neither
- ✓ I will not give my personal information out to unknown businesses or persons, especially over the phone.
- ✓ I will encourage cashiers to check my identification when I use a credit or debit card.
- ✓ I will call the Department of Consumer Affairs or Better Business Bureau before doing business with a company to find out the number of complaints against them.
- ✓ I will remember that if I "win" something, it is free, and that I don't have to pay a deposit or a processing fee for a legitimate prize offer, sweepstakes, or similar.

(continued)

- ✓ I will check my credit report at least once this year to ensure that my accounts and information are correct.
- ✓ I will take steps to safeguard my personal information, and always do my best to know how my information is being compiled and used.

For more information about these and other consumer-related issues, please contact the South Carolina Department of Consumer Affairs at (803) 734.4200 or toll free in South Carolina 1.800.922.1594.

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